

The Brady Brief - Health Care Reform in 2011

Dear Friend,

In 2010 Congress enacted historic health insurance reform that will bring quality, affordable coverage to 32 million more Americans and provide health security to those who already have coverage. The health care reform law established numerous changes and improvements in health insurance coverage. While these reforms take time to implement fully, many important changes have already taken place or are set to take effect in 2011.

I hope that you will take a few minutes to read about how the new law will affect your health coverage this year. If you want to learn more about the implementation of health care reform, or if you have additional questions, please visit www.healthcare.gov. You can sign up to receive email updates as provisions of the law take effect. Here is some information about how health care reform will affect you in 2011.

If You Have Insurance

- Insurers cannot drop coverage if you get sick
- Lifetime limits on coverage are prohibited
- Children can remain on their parent's plan until age 26

If You're A Senior

- Medicare will cover certain preventative services without charging you the Part B coinsurance or deductible
- If you fall into the Medicare Prescription Drug "donut hole" coverage gap, you will receive a 50 percent discount on all brand-name drugs
- Medicare recipients will be eligible for a free annual wellness

If You Lose Your Coverage Or Don't Have Insurance

- Creation of www.healthcare.gov allows you to compare health coverage options, including premiums and benefits of private plans
- If you have been uninsured for at least six months and have a pre-existing condition, you may be able to get health insurance through the Pre-Existing Condition Insurance Plan

Many important provisions from the health care reform law will continue to take effect beyond 2011, including the 2014 implementation of a new transparent and competitive insurance marketplace where individuals and small businesses can buy affordable and qualified health benefit plans. Please know that I will keep you informed of these changes as they take place, and I will continue to fight for affordable, quality health care for all Americans.





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